

Use this form to request a **one-time distribution** from your SIMPLE IRA at BlackRock.

- ▶ For Required Minimum Distributions or other systematic withdrawals use our **IRA Systematic Distribution Request Form**.
- ▶ To request a transfer of assets or direct rollover between custodians, use our Transfer of Assets / Direct Rollover Form and talk with your current custodian.
- ▶ For Inherited IRAs or if you are the beneficiary of a deceased IRA owner, use our **Inherited IRA Distribution Request Form**.
- ▶ Redemption requests in excess of \$100,000 for Investor Shares require a Medallion Guarantee Stamp.

Mail this application, along with any other required documents, to:


▶ **Regular mail:**

BlackRock Funds
P.O. Box 534429
Pittsburgh, PA
15253-4429

▶ **Overnight mail:**

BlackRock Funds
ATTN: 534429
500 Ross Street 154-0520
Pittsburgh, PA 15262

Fax: 844-569-5573

 Questions? Call us at 1-800-441-7762, Monday through Friday between 8:00 AM and 6:00 PM ET or visit us online at www.blackrock.com.

1. Current Account Information

First, please tell us about the account(s) that you wish to request the redemption from:

Full name of IRA owner

Contact telephone number

Social Security Number

BlackRock account number(s)

Reference number (if applicable)

2a. Reason for Distribution

To help ensure your distribution is processed correctly and is reported to the IRS properly, please complete this section to tell us more about the type of distribution.

Normal (Qualified) Distribution – You are over the age of 59 ½

Early (Premature) Distribution – You are under the age of 59 ½ (including distributions due to medical expenses, health insurance premiums, higher education expenses, first time home buyer expenses, or other reasons)

Substantially equal periodic payments within the meaning of section 72(t) of the Internal Revenue Code.

Complete Section 2 - C and review B part 2

Permanent Disability – You certify that you are disabled within the meaning of 72(m)(7) of the Internal Revenue Code. For purposes of section 72(m)(7), an individual shall be considered to be disabled if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration.

Transfer incident due to divorce or legal separation - Contact Shareholder Services regarding additional document requirements.

Removal of excess - You must complete Section 2b (Excess Contribution Election) in its entirety.

Direct rollover to a Qualified Plan, 401(k), TSP or 403(b) - You are certifying that the receiving custodian will accept the IRA assets issued and that you have satisfied the required two-year holding period.

Qualified Reservist Distribution

Qualified Hurricane Distribution

Qualified Birth or Adoption Distribution as defined in section 72(t)(2) of the Internal Revenue Code

2b. Return of Excess Contribution(s)

Instructions for the Participant: You must indicate how the return of excess should be distributed in **Section 2c. - DISTRIBUTION AMOUNT section A**. A check for the proceeds will be mailed to your address of record unless the amounts are attributable to employer contributions that are being returned to the employer with your authorization. Amounts returned as excess contributions are not eligible for rollover.

Important: Please consult with your employer to discuss the appropriate steps to correct excess contributions. Amounts deferred to your SIMPLE IRA in excess of the allowable limit may be subject to a non-deductible excise tax of 6% for each year until the excess is removed. The 6% excise tax on excess contributions will not apply if the excess contribution and earnings allocable to it are distributed by April 15th of the year following the annual deferral.

Earnings on Salary Deferral and Employer Contributions - For the purpose of the excess contribution, we will calculate the net income attributable ("NIA") to the contribution using the method provided for in the IRS Final Regulations for Earnings Calculation for Returned or Recharacterized Contributions. This method calculates the NIA based on the actual earnings and losses of the SIMPLE IRA during the time it held the excess contribution. Please note that a negative NIA is permitted and, if applicable, will be deducted from the amount of the excess contribution. The IRS may impose an early distribution penalty tax on the earnings if you are under age 59½. You must file IRS Form 5329 *Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts* to report any excise tax.

SALARY DEFERRAL CORRECTION

Excess Salary Deferral: \$ _____ Date Deposited: _____

Salary deferral excess is being corrected: (select either A, B, or C)

- A.** Within the same calendar that the excess deferral was deposited. Earnings (if any) will be calculated through the date of correction.
- B.** Between January 1 and April 15th following the calendar year in which excess deferral was deposited. Earnings (if any) will be calculated based on the December 31st value for the deferral calendar year.
- C.** After April 15th following the calendar year in which the excess deferral was deposited. Earnings (if any) will be calculated through the date of correction.

EMPLOYER CONTRIBUTION CORRECTION – (Employer signature required)

Excess Employer Contribution: \$ _____ Date Deposited: _____

Important: The participant must complete **Section 2c. - DISTRIBUTION AMOUNT Section A** and sign the Participant Authorization section to facilitate this request. Please indicate how we should distribute the proceeds:

Earnings (if any) will be calculated through the date of correction.

The check will be made payable to the company and mailed to the following address.

Company Name: _____ Phone Number: () _____

Address: _____ City: _____ State: _____ Zip Code: _____

Employer's Signature (required): _____ Date: _____

Employer's Printed Name (required): _____

2c. Distribution Amount and Allocation

- A. One time redemption** - Choose one: Liquidate Entire Account or Partial Distribution of \$ _____¹
- B. Systematic Distributions:** Amount of each distribution \$ _____¹
- Beginning Date MM/DD/YYYY _____ / _____ / _____
- Frequency Monthly Quarterly Semi-Annually Annually

If no beginning date is selected distributions will be scheduled for the 20th. If this form is received after the beginning date selected the first distribution will occur immediately upon receipt and future payments scheduled on the date selected. If a frequency is not selected, your RMD will be distributed annually on the 20th of the next available month

B Part II - Substantially Equal Periodic Payments ("SEPP" under Section 72(t) of the Internal Revenue Code)

If you are requesting BNYM IS Trust recalculate the amount of your SEPP annually using an RMD method leave "Amount of each distribution" in B. Systematic Distributions blank and select the calculation method to use:

Calculate under the RMD method using Uniform Lifetime Table Single Life Table Joint and Last Survivor Table*

*Beneficiary's Name: _____ Date of Birth: _____

I acknowledge I have consulted with a qualified tax professional and IRS Publication 590-B; Distributions from Individual Retirement Arrangements (IRAs). I understand I am solely responsible for determining the amount to distribute and for monitoring if a modification of the SEPP under Section 72(t) has occurred. Neither the custodian nor the plan sponsor will monitor the SEPP. I understand the custodian does not report SEPP distributions on IRS Form 1099-R as exempt from the early distribution penalty and that I am expected to file

IRS Form 5329 along with my income tax return to the IRS to claim a penalty tax exception for this reason.

¹Distributions will be taken proportionately across all funds unless specific funds and amounts are indicated below.

Fund: _____ Amount: \$ _____ or Percentage: _____%

Fund: _____ Amount: \$ _____ or Percentage: _____%

Fund: _____ Amount: \$ _____ or Percentage: _____%

Total Amount: \$ _____ Total 100%

RESTRICTION ON INDIRECT (60-DAY) ROLLOVERS

An IRA participant is allowed only one rollover from one IRA to another (or the same IRA) across all IRAs (Traditional, Rollover, Roth, SEP, SARSEP and SIMPLE) in aggregate that a taxpayer owns in any 12-month or 365-day period. As an alternative, a participant can make an unlimited number of trustee-to-trustee transfers where the proceeds are delivered directly to the receiving financial institution, successor custodian or trustee. You must contact the receiving institution to initiate a trustee-to-trustee transfer. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs) – "Application of one-rollover-per-year limitation".

3. Fees, Sales Charges, and Tax Withholding Election (REQUIRED)

Federal Tax Withholding

Federal Withholding: Federal income tax will be withheld at the rate of 10% from any distribution, subject to the IRS withholding rules, unless you elect a different option below. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excluded from gross income. This withholding procedure may result in excess withholding on the payments. If you elect to have no federal taxes withheld from your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You understand that your below election will remain in effect until such time as you make a different election with the Custodian.

I elect **NOT** to withhold federal income tax I elect federal income tax withholding of _____% (must be a whole percentage between 1% to 100%).*

See the attached Form W-4R Withholding Certificate for Nonperiodic Payments which has the Marginal Rate Tables and "Suggestion for determining withholding" instructions. You may use these tables and instructions to help you select the appropriate withholding rate.

*Generally, you can't elect less than 10% federal income tax withholding for payments to be delivered outside the United States and its possessions.

▶ State Withholding

B. State Withholding: Your state of residence will determine your state income tax withholding requirements, if any. Those states with mandatory withholding may require state income tax to be withheld from payments if federal income taxes are withheld or may mandate a fixed amount regardless of your federal tax election. Voluntary states let individuals determine whether they want state taxes withheld. Some states have no income tax on retirement payments. Please consult with a tax advisor or your state's tax authority for additional information on your state requirements. If you are completing this form, your below election will remain in effect until such time as you make a different election in writing to the Custodian

For Mandatory States Only:

I elect to take _____% in addition to the Mandatory Withholding

For Voluntary States Only:

I elect NOT to withhold state income Tax

Withholding \$_____or _____% state income tax

Please indicate if you would like the proceeds of the redemption to be gross or net of fees, sales charges and/or withholding (Please

Note: If you do not make any indication, we will default to "Gross"):

Gross

Any fees, sales charges, etc. would be taken out of the *amount* requested (this lowers the amount you receive)

Net

Any fees, sales charges, etc. would be taken from the remainder of the *fund* (the amount you request is the amount you receive)

4a. Delivery Instructions

Complete the section below to tell us where to send your proceeds. If no option is selected, a check will be sent to your address of record by regular mail. For proper tax reporting, you must sign in **Section 5**.

Send the distribution via check to my address of record.

Waive signature for overnight delivery

Send proceeds overnight? (\$15 fee)

ACH (No Fee. Arrives within 48-72 hours.)

Send proceeds to my bank account by:

Wire (\$7.50 per fund. Received next business day.)

Complete this section below and **attach a bank statement, voided check, or savings deposit slip (showing the bank account number & registration)**. Your bank may have a different ABA # for wires and may charge you a fee to receive the wire. **(A Medallion Signature Guarantee will be required to send funds to a bank account not already on file.)**

Name of Bank

ABA routing number (9 digits)

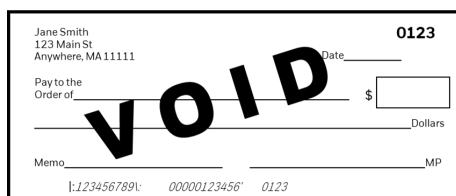
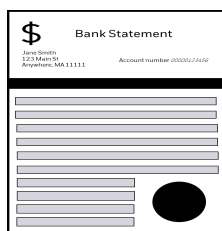
Full name of bank account owner

Account number at your bank

Full name of joint bank account owner

Checking

Savings



4b. Alternate Address Information (Medallion Signature Guarantee Required)

ONLY COMPLETE THIS OPTION IF YOU ELECTED A DIRECT ROLLOVER TO A QUALIFIED PLAN OR 403(B) IN SECTION III A. DO NOT USE THIS OPTION FOR ANY OTHER PAYMENT INCLUDING MOVING ASSETS TO AN IRA CUSTODIAN

NOTE: Do not use this form to request a “transfer in kind” (moving shares of a BlackRock fund to another company but remaining in the same BlackRock fund). First move the account into your name, then ask the receiving company how best to process that request.

Direct Rollovers: Type of plan receiving the assets:

401(K) TSP 457 Plan Other: _____

Name of financial institution / brokerage

Reference Number or Account Number

FBO: Full name of account owner

Street # Street name

OR Name of former spouse

City State ZIP Code

Your distribution will be sent via check regular mail to the address above. If you prefer it to be overnighted, check the box below.

Send proceeds overnight? (\$15 fee)

Waive signature for overnight delivery

NOTE: If not already on file with us, the former spouse must provide an **IRS Form W-9** to certify their tax ID in order for us to complete this request.

5. Signature and Authorization

Under penalties of perjury, I hereby attest that the above and the following facts are true and correct.

I acknowledge that:

- ▶ I am authorized to make these elections and that all information provided is true and accurate.
- ▶ That no tax or legal advice has been given to me by the Custodian (BNY Mellon Asset Servicing, Inc.), the Fund, or any agent of either of them, and that all decisions regarding the elections made on this form are my own.
- ▶ The Custodian is authorized to distribute funds from my account in the manner requested. The Fund may conclusively rely on this certification and authorization without further investigation or inquiry.
- ▶ I assume responsibility for any adverse consequences that may arise from the election(s) and agree that the Fund and their agents shall in no way be responsible, and shall be indemnified and held harmless, for any tax, legal or other consequences of the election(s) made on this form.



Signature of account owner/guardian/power of attorney/ etc.

Title / Capacity (if any)

Date (mm/dd/yyyy)

*Place any notary seal or
Medallion Signature Guarantee
stamp here*

Questions? Call us at **1-800-441-7762** or visit us online at www.blackrock.com.

Not FDIC Insured | May Lose Value | No Bank Guarantee

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BlackRock®

Lit. No. SIMPLEIRA-DIST-0124

BlackRock IRA Distribution Request Form

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Substitute W-4R 2024 - Withholding Certificate for Nonperiodic Payments – For use with IRAs ONLY

Where instructed to provide your withholding election on “line 2” use the space provided on the attached form under “Federal Income Withholding Election.”

2024 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See below for more information on how to use this table.

Single or Married filing Separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

*If married filing separately, use \$380,200 instead for this 37% rate.

General Instructions: Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments unless you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 2 - More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables above to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other

withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See Example 1 below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700 is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter “13” on line 2.